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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

About Debtor 1: About Debtor 2 (Spouse Company of the price of the pr	
First name Write the name that is on your government-issued picture identification (for example, your driver's license or passport Bring your picture identification to your Suffix (Sr., Jr., II, III) First name C. Middle name Koumbis Last name Last name Suffix (Sr., Jr., II, III)	Only in a Joint Case):
your government-issued picture identification (for example, your driver's license or passport Bring your picture identification to your Suffix (Sr., Jr., II, III) C. Middle name Koumbis Last name Last name Suffix (Sr., Jr., II, III)	
Bring your picture identification to your Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III)	
	_
2. All other names you have used in the last First name First name	
8 years Middle name Include your married or Middle name	
maiden names. Last name Last name Last name	
First name First name	
Middle name Middle name	
Last name Last name	
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer 9 xx - xx- Identification number (ITIN)	

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Debtor 1 Tom First Name	C. Koumbis Middle Name Last Name	Case number (if known)
THOUTAGING	Wilder Hallo	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	A850 W Dakin St Number Street	Number Street
	Chicago Illinois 60641	
	City State Zip Code Cook	City State Zip Code
	County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Tom	C.	Koumbis		Case number (if kno	own)	
First Name	Middle Nam					
Part 2: Tell the Court Ab	oout Your Bankrup	tcy Case				
7. The chapter of the Bankruptcy Code you are choosing to file under		brief description of each, see B2010)). Also, go to the top o				ndividuals Filing for
8. How you will pay the fee	more details cashier's che may pay with I need to pay Individuals to live the judge may, be the official poyou choose to	entire fee when I file my about how you may pay. Tyck, or money order If you a credit card or check with the fee in installments. If a Pay Your Filing Fee in Install the my fee be waived (You rut is not required to, waive overty line that applies to you his option, you must fill out and file it with your petition	ypically, if your attorney is an a pre-printer f you choose stallments (Omay request a your fee, an our family signs the Applic	ou are paying the submitting you and address. This option, significial Form 103 this option only do so on ze and you are used.	e fee yourself, ir payment on your and attach the BA). If you are filing the grown incorrunable to pay the grown are filing the grown and the grown are filing the grown are filing the grown and the grown are filing the grown are grown	you may pay with cash, your behalf, your attorney the Application for ang for Chapter 7. By law, a me is less than 150% of the fee in installments). If
9. Have you filed for bankruptcy within the last 8 years?	No. Yes. District District	Northern District of Illinois	When When When	3/3/2014 MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number	1:14-bk-07355
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	if known
11. Do you rent your residence?	✓ No.	e 12. r landlord obtained an evictio Go to line 12. Fill out <i>Initial Statement About</i> this bankruptcy petition.				

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Debtor 1 Tom First Name C. Middle Name Middle Name	Koumbis Case number (if known)				
Part 3: Report About Any Businesses You	Own as a Sole Proprietor				
12. Are you a sole proprietor of any full-	Part 4.				
or part-time Yes. Name business?	e and location of business				
A sole proprietorship is a business you	e of business, if any				
operate as an Number individual, and is not a separate legal entity such as a corporation, partnership, or LLC.	ber Street				
If you have more than City one sole	State Zip Code				
	ck the appropriate box to describe your business:				
attach it to this	Health Care Business (as defined in 11 U.S.C. § 101(27A))				
petition.	Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))				
	Stockbroker (as defined in 11 U.S.C. § 101(53A))				
	Commodity Broker (as defined in 11 U.S.C. § 101(6))				
	None of the above				
Chapter 11 of the appropriate deadle sheet, statement of exist, follow the probusiness debtor?	der Chapter 11, the court must know whether you are a small business debtor so that it can set lines. If you indicate that you are a small business debtor, you must attach your most recent balance of operations, cash-flow statement, and federal income tax return or if any of these documents do not occedure in 11 U.S.C. § 11 16(1)(B).				
	I am not filing under Chapter 11. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the				
	ruptcy Code.				
Yes. Lamit	I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.				
Part 4: Report if You Own or Have Any Haz	zardous Property or Any Property That Needs Immediate Attention				
14. Do you own or have					
any property that poses or is alleged to Yes. What is	the hazard?				
pose a threat of imminent and					
identifiable hazard to public health or	ediate attention is needed, why is it needed?				
	is the property?				
own any property that needs immediate attention?	Number Street				
For example, do you					
own perishable goods, or livestock that must be fed, or a building	City State Zip Code				

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 Debtor 1 First Name
 C.
 Koumbis
 Case number (if known)

 Last Name

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		About	Debtor 2 (Sp	oouse Only in a Joint Case):
15. Tell the court		You must check one:		You m	ust check one:	
whether you have received briefing about credit counseling. The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file. If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.	about credit	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a npletion.	co	unseling ager	ing from an approved credit ncy within the 180 days before I optcy petition, and I received a npletion.
			he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.
	counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit acy within the 180 days before I ptcy petition, but I do not have a appletion.	co	unseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a mpletion.
	following choices. If you cannot do so, you		er you file this bankruptcy petition, opy of the certificate and payment	Within 14 days after you file this bank you MUST file a copy of the certificate plan, if any.		
	from an approve obtain those ser made my reques	ked for credit counseling services ad agency, but was unable to vices during the 7 days after I t, and exigent circumstances emporary waiver of the	fro ob ma me	m an approve tain those se ade my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	
	creditors can begin collection activities	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and imstances required you to file this	rec effo una	quirement, attao orts you made able to obtain it at exigent circu	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	wit		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	rec mu wit	ceive a briefing st file a certifica h a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
		•	he 30-day deadline is granted only mited to a maximum of 15 days.		,	he 30-day deadline is granted only mited to a maximum of 15 days.
			I am not required to receive a briefing about credit counseling because of:		m not require unseling beca	d to receive a briefing about credit ause of:
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for punseling with the court.	ab	out credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

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Debtor 1 Iom	G.	Koumbis	Case number (if kno	wn)	
First Name Part 6: Answer These Que	Middle Name estions for Reporting	Last Name Purposes			
16. What kind of debts do you have?	16a. Are your debts "incurred by ar No. Go to I ✓ Yes. Go to 16b. Are your debts money for a bu ☐ No. Go to I ☐ Yes. Go to	s primarily consumer d in individual primarily for ine 16b. line 17. s primarily business del usiness or investment or ine 16c. line 17.	a personal, family, or house	ebts that you incurred to obtain he business or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing undexpenses are	g under Chapter 7. Go to li der Chapter 7. Do you esti e paid that funds will be av		roperty is excluded and administrative ired creditors?	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	<u> </u>	000-5,000 001-10,000 ,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500, \$500,001-\$1 mi	00	,000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500, \$500,001-\$1 mi	00	,000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below					
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
	connection with a baboth. 18 U.S.C. §§ 1	ankruptcy case can resul 52, 1341, 1519, and 35	It in fines up to \$250,000, o	ng money or property by fraud in or imprisonment for up to 20 years, or	
	/s/ Tom Kouml Signature of Debto		Signature o	f Debtor 2	
	Executed on _	11/17/2017 MM / DD / YYYY	Executed	on	

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Debtor 1 Tom	C.	Koumbis	Case number (if k	nown)					
First Name	Middle Name	Last Name							
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the					
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I					
represented by an	have no knowledge afte	have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.							
attorney, you do not		. ,		·					
need to file this page.	/s/ Jason Diaz		Date	11/17/2017					
	Signature of Attorney	for Debtor	MI	M / DD / YYYY					
	· ·								
	Jason Diaz								
	Printed name								
	Semrad Law Firm								
	Firm name								
	20 S. Clark Street								
	Street								
	28th Floor								
	Chicago		Illinois	60603					
	City		State	Zip Code					
	Contact phone	3129130625	Email address	jdiaz@semradlaw.com					
			Illinois						
	Bar number		State						

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Tom	C.	Koumbis
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
		_	(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	V
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$1,975.00
To. Copy line 62, Total personal property, from Schedule A/B	04.075.00
1c. Copy line 63, Total of all property on Schedule A/B	\$1,975.00 —
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$0.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
	\$18,734.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$18,734.00
	\$18,734.00
	\$18,734.00
Your total liabilities	<u> </u>
Your total liabilities art 3: Summarize Your Income and Expenses	\$18,734.00 \$1,868.35
Your total liabilities art 3: Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I)	

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Koumbis Debtor 1 Tom _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$194.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	sinformation	to identify your o	ase:					
Debtor 1	Tom		C.		Koumbis			
Debtor 2	First N		Middle N		Last Name			
(Spouse, if t	- 111311	Name tcy Court for the:	Middle N Northern	Name	Last Name District of Illinois			
Case nur	•	,			(State)			
(If known)								Check if this is an
		106A/B	_					amended filing
<u>Sche</u>	dule A	B: Prope	erty					12/1
category responsib	where you the le for supply r name and	nink it fits best. I ring correct infor case number (if I	Be as complete a mation. If more s known). Answer e	nd accur space is n every ques	iet only once. If an asset fi ate as possible. If two mai leeded, attach a separate stion. ther Real Estate You C	ried people a sheet to this	re filing together, both a form. On the top of any a	re equally
1. Do yo	u own or hav	ve any legal or e	quitable interest	in any res	sidence, building, land, or	similar prope	rty?	
✓ □	No. Go to F			·	, ,			
1.1	Street addre	ess, if available, or	other description	Sing	the property? Check all the gle-family home olex or multi-unit building	at apply.	the amount of any secu	claims or exemptions. Put ired claims on Schedule D: iims Secured by Property. Current value of the
					ndominium or cooperative nufactured or mobile home d		entire property?	portion you own?
	Number	Street State	Zip Code		estment property eshare er		Describe the nature of interest (such as fee state the entireties, or a life	simple, tenancy by
	O.ly	Stato	Lip code	one. Deb Deb Deb	is an interest in the proper otor 1 only otor 2 only otor 1 and Debtor 2 only east one of the debtors and a		Check if this is co (see instructions)	mmunity property
If you	ı own or have	more than one, I	ist here:		nformation you wish to ad ry identification number:	d about this it	em, such as local	
If you	Street addre	ess, if available, or	other description	Sing Dup Con Mar	the property? Check all the gle-family home blex or multi-unit building adominium or cooperative the properties of the cooperative home the cooperative home.	at apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> sims Secured by Property. Current value of the portion you own?
	Number	Street State	Zip Code		estment property eshare	_	Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	<i></i> ,	State	p	Who ha one. Deb Deb At le	stan interest in the proper stor 1 only stor 2 only stor 1 and Debtor 2 only east one of the debtors and a	another	(see instructions)	ommunity property

property identification number:

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Debtor 1	Tom First Name	C. Middle Name	Koumbis Last Name	Case number	(if known)	
	et address, if available, or oth		Vhat is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own? f your ownership
City	State]]]]	Timeshare Other Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an	other	Check if this is co (see instructions)	estate), if known.
	the dollar value of the por ve attached for Part 1. Wri	p tion you own for a te that number he	roperty identification number: Ill of your entries from Part 1, incl ere.			
Do you ow you own tl		equitable interest ou lease a vehicle, a	in any vehicles, whether they are also report it on Schedule G: Executo cycles	-	•	
☐ No ✓ Yes						
3.1	Make Model: Year: Approximate mileage:	Nissan Maxima 2002 150000	Who has an interest in the pro one. Debtor 1 only Debtor 2 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		entire property? \$1325.00	portion you own? \$1325.00
3.2	Make Model: Year:		Who has an interest in the proone.	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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Or I	Tom First Name	C. Middle Name		mber (if known)	
	First Name	iviludie Name	Last Name		
3.3			Who has an interest in the property? Check		claims or exemptions. F
	Model:		one.		ured claims on <i>Schedule</i> aims Secured by Propert
	Year: Approximate mileage:		Debtor 1 only	Oreanors with thave on	umo occurca by moper
	Approximate inileage.		Debtor 2 only	Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	entire property?	portion you own?
			At least one of the debtors and another		
			Check if this is community property (se	ee	
			instructions)		
3.4	Make		Who has an interest in the property? Check		claims or exemptions. F
	Model:		one.		ured claims on <i>Schedule</i>
	Year:		Debtor 1 only	Creditors vvno Have Cia	aims Secured by Propert
	Approximate mileage:	-	Debtor 2 only	Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	entire property?	portion you own?
			At least one of the debtors and another		-
			 		
			Check if this is community property (se	e	
Exar			instructions) ner recreational vehicles, other vehicles, and a ft, fishing vessels, snowmobiles, motorcycle acces	accessories	
Exar	nples: Boats, trailers, motor No Yes Make		instructions) ner recreational vehicles, other vehicles, and a	accessories sories Do not deduct secured	•
Exar	nples: Boats, trailers, motor No Yes		who has an interest in the property? Checkone.	ccessories sories Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motor No Yes Make Model:		who has an interest in the property? Check one. Debtor 1 only	Coreditors Who Have Cla	ured claims on <i>Schedule</i> aims Secured by Propert
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the property? Checkone. Debtor 1 only Debtor 2 only	ccessories sories Do not deduct secured the amount of any secu	ured claims on <i>Schedule</i> aims Secured by Propert
Exar	nples: Boats, trailers, motor No Yes Make Model: Year:		who has an interest in the property? Checkone. Debtor 1 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any secured treditors Who Have Cla	ured claims on Schedule ims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the property? Checkone. Debtor 1 only Debtor 2 only At least one of the debtors and another	Do not deduct secured the amount of any secured traced to the control of the entire property?	claims or exemptions. Fured claims on <i>Schedule</i> ims Secured by Properticured Current value of the portion you own?
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the property? Checkone. Debtor 1 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any secured traced to the control of the entire property?	ured claims on Schedule aims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the property? Checkone. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	ured claims on Schedule aims Secured by Propert Current value of the portion you own?
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information:		who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (seinstructions)	Do not deduct secured the amount of any secured the entire property? Do not deduct secured the entire property? Do not deduct secured the amount of any secured the amount of any secured the amount of any secured the secu	claims or Schedule
Exar	mples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information:		who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (seinstructions) Who has an interest in the property? Check one.	Do not deduct secured the amount of any secured the entire property? Do not deduct secured the entire property? Do not deduct secured the amount of any secured the amount of any secured the amount of any secured the secu	claims or Schedule
Exar	mples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another instructions) Who has an interest in the property? Check one.	Do not deduct secured the amount of any secured the entire property? Do not deduct secured the entire property? Do not deduct secured the amount of any secured the amount of any secured the amount of any secured the secu	claims or Schedule control of the portion you own? claims or exemptions. Fured claims on Schedule
Exar	mples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the property? Checkone. Debtor 1 only Debtor 2 only At least one of the debtors and another instructions) Who has an interest in the property? Checkone. Debtor 1 and Debtor 2 only Check if this is community property (seinstructions) Who has an interest in the property? Checkone. Debtor 1 only	Do not deduct secured the amount of any secured the entire property? Do not deduct secured the entire property? Do not deduct secured the amount of any secured the amount o	ured claims on Schedule aims Secured by Propert Current value of the portion you own? claims or exemptions. Fured claims on Schedule aims Secured by Propert
Exar	mples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the property? Checkone. Debtor 1 and Debtor 2 only At least one of the debtors and another instructions) Who has an interest in the property? Checkone. Debtor 1 and Debtor 2 only At least one of the debtors and another instructions) Who has an interest in the property? Checkone. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secured the entire property? Do not deduct secured the entire property? Do not deduct secured the amount of any secured the amount o	red claims on Schedule aims Secured by Propert Current value of the portion you own? claims or exemptions. For the portion of the portion o
Exar	mples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the property? Checkone. Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (seinstructions) Who has an interest in the property? Checkone. Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (seinstructions) Who has an interest in the property? Checkone. Debtor 1 only Debtor 2 only Debtor 2 only	Do not deduct secured the amount of any secu Creditors Who Have Classes C Do not deduct secured the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the entire property?	red claims on Schedule aims Secured by Propert Current value of the portion you own? claims or exemptions. For the portion of the portion o

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De	ebtor 1	Tom First Name	C . Middle Name	Koumbis Last Name	Case number (if known)	
Pa	rt 3:	Describe Y	our Personal and Household			
D	o you	own or hav	e any legal or equitable inter	est in any of the followinຸດ	g items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Examp	-	and furnishings liances, furniture, linens, china, kitch	nenware		
<u>✓</u>	No Yes. [Describe	Used Bedroom Furniture			\$200.00
		t ronics les: Televisions	s and radios; audio, video, stereo, a	nd digital equipment; compute	rs, printers, scanners; music	1
<u></u>	Yes. [Describe	Cellular Phone/			\$150.00
	Examp	•	ue and figurines; paintings, prints, or ot in, or baseball card collections; othe			
	No Yes. [Describe				
		les: Sports, ph	rts and hobbies otographic, exercise, and other hob s; carpentry tools; musical instrume		ables, golf clubs, skis; canoes	
✓	No	_	, ,			1
Ш	Yes. L	Describe				
	0. Fire Examp		es, shotguns, ammunition, and rela	ited equipment		
✓	No					1
Ш	Yes. L	Describe				
	1. Clo		clothes, furs, leather coats, designer	wear, shoes, accessories		
	No					1
✓	Yes. L	Describe	Used clothing			\$300.00
		-	ewelry, costume jewelry, engageme r	nt rings, wedding rings, heirloo	om jewelry, watches, gems,	
뇓	No Voc 1	Describe				1
Ш	I GO. L	J. J				
		n-farm animal les: Dogs, cats	s, birds, horses			
✓	No					1
	Yes. [Describe				
_	4. Any No	other person	al and household items you did r	not already list, including any	/ health aids you did not list	
넴		Describe				1
Ш						
			lue of all of your entries from Par number here	rt 3, including any entries for	pages you have attached	\$650.00

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Debt	or 1 Tom First Name	C. Middle Name	Koumbis Last Name	Case number (if known)	
Part 4		Financial Assets	Edit Name		
Doy	you own or have an	y legal or equitable interest	in any of the followir	ng?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. (xamples: Money you ha	ve in your wallet, in your home, in	·	on hand when you file your petition Cash:	
17.		avings, or other financial accounts; Istitutions. If you have multiple acc		nares in credit unions, brokerage houses,	
	No ✓ Yes		Institution name:		
		17.1. Checking account:			
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:	Netspend Cash Card		\$0.00
		17.7. Other financial account:	-		
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks , investment accounts with brokera	age firms, money market	accounts	
	Yes	Institution or issuer name:			
19.	an LLC, partnership, a		ed and unincorporated	businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

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Deb ⁻	tor 1 Iom	C.	Koumbis	Case number (if known)	
20.		Middle Name orate bonds and other negotia			
		nclude personal checks, cashiers ents are those you cannot transf			
	Yes. Give specific information about them	Issuer name:			
		-			
21.	Retirement or pension Examples: Interests in IF		o), thrift savings accounts,	or other pension or profit-sharing plans	
	✓ No Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, pub			
	✓ No		Institution name:		
	Yes	Electric:	_		
		Gas:	-		
		Heating oil:	-		
		Security deposit on rental unit:	-		
		Prepaid rent:	-		
		Telephone:	_		
		Water: Rented furniture:	_		
		Other:			
23	Annuities (A contract fo	or a periodic payment of money t	o you either for life or for	a number of years)	
20.	✓ No Yes	Issuer name and description:	o you, ourior ioi iiio or ioi i	and the second	
	_				
		-			

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Debt	tor 1 Iom First Name	C. Koumbis Middle Name Last Name	Case number (if known)	
24.		an education IRA, in an account in a qualified ABLE program, or under a c	qualified state tuition program.	
		530(b)(1), 529A(b), and 529(b)(1).		
	✓ No Yes	Institution name and description. Separately file the records of any interests.11	U.S.C. § 521(c):	
25.		able or future interests in property (other than anything listed in line 1), a for your benefit	and rights or powers	
	✓ No			
	Yes. Desc	cribe		
26.	Patents con	pyrights, trademarks, trade secrets, and other intellectual property		
20.		ternet domain names, websites, proceeds from royalties and licensing agreemen	its	
	✓ No	ada a		
	Yes. Desc	cribe		
27.	Licenses, fra	nchises, and other general intangibles		
		ilding permits, exclusive licenses, cooperative association holdings, liquor licens	ses, professional licenses	
	✓ No Yes. Desc	cribe		
B.4		.t		0
Mor	ney or proper	rty owed to you?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper			portion you own?
	Tax refunds on	wed to you	Fadanti	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on ✓ No Yes. Give s about	specific information ut them, including whether	Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on ✓ No Yes. Give s about you a	specific information	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t	specific information ut them, including whether already filed the returns the tax years		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on No Yes. Give s about you a and t	specific information ut them, including whether already filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years rt tt due or lump sum alimony, spousal support, child support, maintenance, divor	State: Local: rce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	State: Local: rce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years rt tt due or lump sum alimony, spousal support, child support, maintenance, divor	State: Local: rce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years rt tt due or lump sum alimony, spousal support, child support, maintenance, divor	State: Local: rce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years rt tt due or lump sum alimony, spousal support, child support, maintenance, divor	State: Local: rce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family suppor Examples: Past ✓ No Yes. Give s Other amount	specific information ut them, including whether already filed the returns the tax years rt tt due or lump sum alimony, spousal support, child support, maintenance, divor specific information	State: Local: rce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family suppor Examples: Past ✓ No Yes. Give s Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years rt tt due or lump sum alimony, spousal support, child support, maintenance, divor specific information	State: Local: rce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family suppor Examples: Past ✓ No Yes. Give s Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years rt st due or lump sum alimony, spousal support, child support, maintenance, divor specific information ts someone owes you paid wages, disability insurance payments, disability benefits, sick pay, vacation	State: Local: rce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soc	specific information ut them, including whether already filed the returns the tax years rt st due or lump sum alimony, spousal support, child support, maintenance, divor specific information ts someone owes you paid wages, disability insurance payments, disability benefits, sick pay, vacation cial Security benefits; unpaid loans you made to someone else	State: Local: rce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Tom	C.	Koumbis	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		savings account (HSA); credit, I	nomeowner's, or renter's insurance	
	Yes. Name the insu of each policy and	rance company	ompany name:	Beneficiary:	Surrender or refund value:
32.				cy, or are currently entitled to receive	_
	No Yes. Describe				
33.		parties, whether or not you mployment disputes, insurar	have filed a lawsuit or made	a demand for payment	
	No Yes. Describe				
34.	Other contingent and to set off claims	unliquidated claims of ev	ery nature, including counter	claims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets y	ou did not already list			
	No Yes. Describe				
36.		•	art 4, including any entries f		
Part	5: Describe Any B	usiness-Related Prone	rtv You Own or Have an I	nterest In. List any real estate in Pa	ort 1
			est in any business-related p		
37.	-	ing logal of equitable filter	Joe in any business-related pi	oporty:	Current value of the
	No. Go to Part 6. Yes. Go to line 38.				portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable	or commissions you alread	y earned		o. o.cpuene
	✓ No Yes. Describe				
39.	Office equipment, furr Examples: Business-rela		odems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ectronic devices
	No Yes. Describe				
					-

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Deb	tor 1 Tom	C.	Koumbis	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you i	use in business, and tools of your	trade	
	✓ No				
	Yes. Describe				
	_				
41.	Inventory				
	✓ No				
	Yes. Describe				
	_				
40		ing or injut vantures			
42.	Interests in partnersh	lips or joint ventures			
	✓ No		Name of entity:	% of ownership:	
	Yes. Give specific		Name of entity.	70 Of Ownership.	
	information about them				
	шеш				
40.4	O	.		<u> </u>	
43.	Customer lists, mailing	lists, or other compilati	ons		
	✓ No				
	Yes. Do your lists i	nclude personally identifiab	ole information (as defined in 11 U.S	s.C. § 101(41A))?	
	☐ No				
	Yes. Desc	ribo			
	les. Desc	11DE			
44.	Any business-related	property you did not alre	eady list	<u> </u>	
	✓ No				
	lacksquare				_
	Yes. Give specific information				
	inomation				_
					-
					<u> </u>
					_
			art 5, including any entries for pa		
or Pa	art 5. Write that numbe	er nere			
Part	6: Describe Any F	arm- and Commercia	ll Fishing-Related Property Y	ou Own or Have an Interest In.	
	If you own or have ar	n interest in farmland, list it ir	Part 1.		
46.	Do you own or have a	ny legal or equitable inte	erest in any farm- or commercial	fishing-related property?	
	No. Go to Part 7.				Current value of the
					portion you own?
	Yes. Go to line 47.	•			Do not deduct secured claims or exemptions
47	Farm animals				5. 5.3mptiono
''	Examples: Livestock, p	oultry, farm-raised fish			
	.✓ No				
	Yes. Describe				
	L 163. Describe				

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Debtor	1 Tom First Name	C. Middle Name	Koumbis Last Name	Case number (if known)	
48. C ı	rops-either growing				
₽	No				
	Yes. Describe				
49. Fa	_	pment, implements, machinery, f	ixtures, and tools of t	rade	
<u> </u>	No Yes. Describe				
L	Tee. Beesinge				
50. F a	arm and fishing supp	lies, chemicals, and feed			
	No				
	Yes. Describe				
51. A r	ny farm- and comme	rcial fishing-related property you	ı did not already list		
	No No				
L	Yes. Describe				
		II of your entries from Part 6, inc		pages you have attached	
•					
Part 7:	Describe All Pro	perty You Own or Have an I	nterest in That You	Did Not List Above	
		perty of any kind you did not alre	eady list?		
	•	s, country dub membersinp			
F	Yes. Give specific				
	information				
54. Add	the dollar value of a	II of your entries from Part 7. Wri	te that number here .		
Part 8:	List the Totals of	f Each Part of this Form			
55. Par	t 1: Total real estate	e, line 2		>	
56. par	t 2 total vehicles, lin	ne 5	\$1325.00		
57. Part	3: Total personal a	nd household items, line 15	\$650.00		
58. Part	4: Total financial as	ssets, line 36			
59. Par	t 5: Total business-r	elated property, line 45			
60. Par	t 6: Total farm- and	fishing-related property, line 52			
61. Par	t 7: Total other prop	erty not listed, line 54			
62. Tot a	al personal property	. Add lines 56 through 61	\$1975.00		+ \$1975.00
				Copy personal property total	
63 Tota	ıl of all property on §	Schedule A/B. Add line 55 + line 62	>		\$1975.00

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Fill in this information to identify your case:						
Debtor 1	Tom	C.	Koumbis			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			(State)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Clain	n as Exempt		
1.	Which set of exemptions are you claimi	ng? Check one only, ev	ren if your spouse is filing with you.	
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	s. 11 U.S.C. § 522(b)(2)	
2.	For any property you list on Schedule A.	/R that you claim as e	vemnt fill in the information below	
	Tot any property you not on ochedule A	D that you olain as c	xempt, iii iii the information below.	
	Brief description of the property and	Current value of	Amount of the exemption you claim	Specific laws that allow exemption
	line on Schedule A/B that lists this property	the portion you own	Check only one box for each exemption.	
		Copy the value from Schedule A/B		
	Brief			735 ILCS 5/12-1001(a)
	description:	\$300.00	\$300.00	
	Used clothing		100% of fair market value, up to any	_
	Line from Schedule A/B: 11		applicable statutory limit	
	Brief			735 ILCS 5/12-1001(c); 735 ILCS
	description:	\$1,325.00	\$1,005,00,00,00	5/12-1001(b)
	Nissan Maxima, 2002		\$1,325.00; \$0.00	_
	Line from Schedule A/B: 03		100% of fair market value, up to any applicable statutory limit	
	Schedule A/B: 03		,,,	
3.	Are you claiming a homestead exempting (Subject to adjustment on 4/01/19 and even No		375? cases filed on or after the date of adjustment.)	
		ered by the exemption w	vithin 1,215 days before you filed this case?	
	No No			
	Yes			

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Debtor 1	Tom	C.	Koumbis	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 2:	Additional Page				
line	of description of the property a on Schedule A/B that lists this perty		Check only one	exemption you claim e box for each exemption.	Specific laws that allow exemption
Line	oription: Other financial account, Netspend Cash Card from edule A/B: 17	\$0.00		\$0 air market value, up to any e statutory limit	735 ILCS 5/12-1001(b)
Line	bription: Used Bedroom Furniture from edule A/B: 06	\$200.00		\$200.00 air market value, up to any e statutory limit	735 ILCS 5/12-1001(b)
Line	cription: Cellular Phone/ from edule A/B: 07	\$150.00		\$150.00 air market value, up to any e statutory limit	735 ILCS 5/12-1001(b)

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			9			
Fill in this in	formation to identify your	case:				
Debtor 1	Tom	C.	Koumbis			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing	First Name	Middle Name	Last Name			
United State	s Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)	er					
Officia	l Form 106D			J		Check if this is an amended filing
Sched	lule D: Credi	tors Who Ha	ve Claims Secure	ed by Prop	erty	12/15
more space			e are filing together, both are equ nber the entries, and attach it to t			
1. Do any	y creditors have claims	secured by your proper	ty?			
✓ No	o. Check this box and sub	omit this form to the court v	with your other schedules. You hav	e nothing else to repo	ort on this form.	
Ye	es. Fill in all of the informat	ion below.				
Part 1: Li	st All Secured Claims					
for each	n claim. If more than one cr		red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the	Column B Value of collateral	Column C Unsecured portion

this claim

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Fill in thic	information to identify your	2002:			
FIII II I II II II	information to identify your t	Jase.			
Debtor 1	Tom	C.	Koumbis		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if t	iling) First Name	Middle Name	Last Name		
United St	ates Bankruptcy Court for the:	Northern	District of Illinois		
_			(State)		
Case nur	nber				
	1 E 400E/E				Check if this is an amended filing
Officia	al Form 106E/F				Officer if this is all afficied filling
Sche	edule E/F: Cre	editors Who	Have Unsec	ured Claims	12/1
other par Form 106 claims th	ty to any executory contract A/B) and on Schedule G: Ex at are listed in Schedule D:	is or unexpired leases the ecutory Contracts and U Creditors Who Hold Clain	at could result in a claim. Al nexpired Leases (Official For ns Secured by Property. If mo	so list executory contracts m 106G). Do not include an ore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured the Part you need, fill it out, number rite your name and case number (if
Part 1:	List All of Your PRIORIT	Y Unsecured Claims			
1. Do a	any creditors have priority u	nsecured claims against	you?		
✓	No. Go to Part 2.				
	Yes.				
liste	d, identify what type of claim it	is. If a claim has both prio	rity and nonpriority amounts, li	ist that claim here and show b	arately for each claim. For each claim oth priority and nonpriority amounts. ority unsecured claims, fill out the

Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Tom Koumbis Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 American Credit Acceptance \$7,490.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 961 E MAIN ST 2ND FLOOR Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated SPARTANBURG South Carolina 29302 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **V** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Automobile Is the claim subject to offset? Yes 4.2 City of Chicago Parking \$9,000.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60602 Chicago City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Unsecured Parking Tickets Is the claim subject to offset? **✓** No Yes CONVERGENT OUTSOURCING 4.3 \$434.00 Last 4 digits of account number 5869 Nonpriority Creditor's Name 10750 HAMMERLY BLVD #200 When was the debt incurred? 2/2017 Number As of the date you file, the claim is: Check all that apply. Contingent 77043 Texas Houston Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: SPRINT **✓** No Yes

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C Debtor 1 Tom Koumbis Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 JEFFERSON BRUCE A \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 120 S LASALLE#1410 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60603 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ 2016-M1-722845 Is the claim subject to offset? **✓** No Yes Nicor Advanced Energy \$1,207.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO Box 0632 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Aurora Illinois 60507 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Gas utility **V** Other. Specify ___ Is the claim subject to offset? **✓** No Yes STUART LIPPMAN &ASSOCI 4.6 \$603.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1/2012 5447 E 5TH ST STE 110 Street Number As of the date you file, the claim is: Check all that apply. Contingent **TUCSON** Arizona 85711 Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only $\overline{}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **V ORIGINAL CREDITOR:**

✓ No

Yes

Other. Specify _

RELIASTAR LIFE INS CO; CHAPTER 13

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 Debtor 1
 Tom
 C.
 Koumbis
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar \$18,734.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$18,734.00 6j. Total. Add lines 6f through 6i.

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Fill in this information to identify your case:								
Debtor 1	Tom	C.	Koumbis					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name	_				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number			(4,					

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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Fill in this infor	mation to identify you	r case:		
Debtor 1	Tom	C.	Koumbis	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States F	Bankruptcy Court for th	e: Northern	District of Illinois	
	amapie, court en	<u></u>	(State)	_
Case number (If known)				
				Check if this is an
Otticial	Corres 106L	1		amended filing
Oniciai	Form 106F	<u>1</u>		
Schedul	e H: Your Co	odebtors		12/15
No Yes 2. Within the Idaho, Lor	e last 8 years, have y	f you are filing a joint case, do ou lived in a community pro Mexico, Puerto Rico, Texas, W	operty state or territory? (<i>C</i>	odebtor.) Community property states and territories include Arizona, California,
Yes.	Did your spouse, for	mer spouse, or legal equiva	alent live with you at the time	e?
	No Yes. In which commu	unity state or territory did yo	u live?	Fill in the name and current address of that person.
	Name of your spous	e, former spouse, or legal equ	ivalent	<u> </u>
	Number Street			<u> </u>
	City	State	Zip Code	_
again as	a codebtor only if tha	it person is a guarantor or o	osigner. Make sure you ha	our spouse is filing with you. List the person shown in line 2 ve listed the creditor on Schedule D (Official Form 106D), ule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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		200	oannone .	. ago 20			
Fill in this ir	nformation to identify	your case:					
Debtor 1	Tom	C.	Koumbis				
	First Name	Middle Name	Last Nan	ne	– Ch	eck if this is:	
Debtor 2	g) First Name	Mistalla Nassa	L and Niam		- -	An amended filing	
(Spouse, ii iiiiii	9) First Name	Middle Name	Last Nan				nest netition chapter 1
United States the:	s Bankruptcy Court for	Northern	District of Illino		- "	expenses as of the follo	post-petition chapter 13 pwing date:
Case numbe	er		(Stat	ie)		·	
(If known)	-					MM / DD / YYYY	
Official	Form 106I						
Schedu	ıle I: Your In	come					12/1
information spouse. If m number (if k	about your spouse.		d your spouse	is not filing	with you, do	not include informa	tion about your
			Debtor 1			Debtor 2	
 Fill in yo informat 	ur employment ion.		Deptor 1			Deptor 2	
	ve more than one job,	Employment status	✓ Employe	d		Employed	
attach a s	separate page with		Not Emp	loyed		Not Employed	
information employer	on about additional s.	Occupation	<u> </u>				
	part time, seasonal, or	•				<u> </u>	
	loyed work.	Employer's name	Jiffy Lube			_	
Occupati	on may include student	Employer's address	2401 N Austi Number Street			Number Street	
or homer	maker, if it applies.		Number Street			Number Street	
						<u> </u>	
			Chicago City	Illinois State	60639 Zip Code		Otata 7'a Oa da
			City	State	Zip Code	City	State Zip Code
		How long employed there?					_
Part 2: Gi	ive Details About N	Monthly Income					
Estimate m	nonthly income as of ess you are separated.	the date you file this form	-			·	
	e, attach a separate she					For Debtor 2 or	oo bolow. II you noou
				FOI L	Debtor 1	non-filing spouse	
		ary, and commissions (befo , calculate what the monthly			\$1,191.67		_
3. Estima	ite and list monthly ove	rtime pay.	3	-	+ \$0.00		

\$1,191.67

4. Calculate gross income. Add line 2 + line 3.

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Debt	tor 1Tom First Name		Coumbis Last Name		Case number known)	(if	
	T HOT NAME	made Name	adot Namo		For Debtor 1	For Debtor 2 or non-filing spouse	
Co	py line 4 here		→ 4	4. '	\$1,191.67		
5. Lis	st all payroll dedu						
58	a. Tax, Medicare,	and Social Security deductions	Ę	āa.	\$261.32		
5k	. Mandatory cont	tributions for retirement plans	5	ōb.	\$0.00		
50	c. Voluntary contri	ibutions for retirement plans	Ę	5c.	\$0.00		
50	d. Required repay	ments of retirement fund loans	Ę	ōd.	\$0.00		
5€	e. Insurance		Ę	ōe.	\$0.00		
5f	. Domestic suppo	rt obligations	5	ōf.	\$0.00		
50	g. Union dues		5	ōg.	\$0.00		
5h	n. Other deduction	ns. Specify:		5h. +	\$0.00 +		
6. A d +5h.	ld the payroll ded	uctions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6	3.	\$261.32		
7. Ca	lculate total mon	thly take-home pay. Subtract line 6 from line	4.	7.	\$930.35		
8. Lis	st all other incom	e regularly received:					
88	business, profes	•					
		nt for each property and business showing rdinary and necessary business expenses, and					
	the total monthly		8	За.	\$0.00		
8t	o. Interest and div	ridends	8	3b.	\$0.00		
80	dependent regu		a				
_	divorce settlemen	spousal support, child support, maintenance, it, and property settlement.		3c.	\$0.00		
	d. Unemployment	compensation	8	3d.	\$0.00		
86	e. Social Security		8	3e.	\$744.00		
8f	Include cash assistance the cash assistance the supple housing subsidies specify:	ent assistance that you regularly receive stance and the value (if known) of any non- nat you receive, such as food stamps (benefits mental Nutrition Assistance Program) or s Programs Income		Bf.	\$194.0 <u>0</u>		
80	g. Pension or retir			31. 3g.	\$0.00		
`	n. Other monthly i			3h. +	\$0.00 +		
	•	e Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +		e. [\$938.00		
		income. Add line 7 + line 9. e 10 for Debtor 1 and Debtor 2 or non-filing sp		10.	\$1,868.35 +	=	\$1,868.35
In fri	clude contributions ends or relatives.	ular contributions to the expenses that you s from an unmarried partner, members of your mounts already included in lines 2-10 or amou	household	l, your	dependents, your roomn		
Sp 	pecify:					11.	+ \$0.00
		the last column of line 10 to the amount in the Summary of Schedules and Statistical Sur					\$1,868.35
							Combined monthly income
13. D	o you expect an i	ncrease or decrease within the year after y	ou file thi	is form	?		
[No.						
Ē	Yes. Explain:						
-	_						
							1

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	Case 17			age 31 of 62	7/17 13.33.00	Desc Main	
Fill in this infor	mation to identify	your case:					
Debtor 1	Tom First Name	C. Middle Name	Koumbis Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name			Check if this is: An amended filing	ng	
	ankruptcy Court f	or the: Northern	District of Illinois (State)		1 1 11	nowing post-petition chaptor he following date:	er 13
Case number (If known)					MM / DD / YYYY	,	
Official	Form 10	6J					
		 Expenses					12/1
information. If		s possible. If two married pe eded, attach another sheet on.					
Part 1: Desc	cribe Your Hou	sehold					
1. Is this a join	nt case?						
✓ No. Go	to line 2						
Yes. Do	oes Debtor 2 live	in a separate household?					
	No						
	Yes. Debtor 2 r	nust file Official Forms 106J-2	, Expenses for Separate	Household of Debtor	r 2.		
2. Do you have	e dependents?	✓ No					
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this informati each dependent	on for Dependent's Debtor 1 or D	relationship to ebtor 2	Dependent's age	Does dependent live with you?	
	enses include f people other	✓ No					
yourself and dependents	-	Yes					
Part 2: Estir	nate Your Ong	oing Monthly Expenses					
_	of a date after the	our bankruptcy filing date ue bankruptcy is filed. If this i		• •	•	-	

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4.	4.	\$640.00
If not included in line 4:		
4a. Real estate taxes	4a	\$0.00
4b. Property, homeowner's, or renter's insurance	4b.	\$0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$0.00
4d. Homeowner's association or condominium dues	4d.	\$0.00

Your expenses

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Debtor 1 Tom C. Koumbis Case number (if known)

First Name whome Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$0.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$125.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$350.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$125.00
10. Personal care products and services	10.	\$125.00
11. Medical and dental expenses	11.	\$25.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$250.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$53.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you. Specify:	40	
	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues		
233. T.S. T.S. T. O GOOD GREET OF CONTROLLING IT GOOD	20e	\$0.00

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Debtor 1			C.	Koumbis	Case number (if known)			
	First Na		Middle Name	Last Name				
21.Other	. Speci	fy:				21		\$0.00
	-	our monthly expenses.					_	\$1,693.00
		es 4 through 21.					_	\$0.00
	. ,	` , ,	,,	, from Official Form 106J-2			_	\$1,693.00
		22a and 22b. The result		enses.		22.		
	-	our monthly net income						
23a. C	Copy lir	ne 12 (your combined mo	onthly income) from	Schedule I.		23a	_	\$1,868.35
23b. (Сору у	our monthly expenses fro	om line 22 above.			23b	_	\$1,693.00
		t your monthly expenses		ncome.				\$175.35
-	The res	ult is your monthly net in	come.			23c	_	
For e	example gage p	e, do you expect to finish	paying for your car	ses within the year after loan within the year or do yo modification to the terms of	ou expect your			

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Fill in this infor	rmation to identify your ca	ase:		
Debtor 1	Tom	C.	Koumbis	
	First Name	Middle Name	Last Name	_
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	_
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	_
Case number		_	(=,	_

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and						
x	/s/ Tom Koumbis	×						
^	Signature of Debtor 1	Signature of Debtor 2						
		· ·						
	Date 11/17/2017 MM/DD/YYYY	Date MM/DD/YYYY						

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Fill in this info	ormation to identify your	Case.				
Debtor 1	Tom	C.	Koumbis			
Debtor 1	First Name	Middle Na				
Debtor 2 (Spouse, if filing)	First Name	Middle Na	ama Laat Nam			
United States	Bankruptcy Court for the	e: Northern	District of Illino (Stat			
Case number (If known)				<u> </u>		
Official	Form 107					Check if this is a amended filing
				Filing for Bankrup together, both are equally res	_	04/1
nformation.		ded, attach a separ		. On the top of any additional		
Part 1: Giv	e Details About You	ır Marital Status a	and Where You Lived	Before		
1. What is	s your current marital	status?				
	arried					
ΠМ						
= =	ot married					
✓ No	ot married					
✓ No	ot married	you lived anywhere o	other than where you liv	ve now?		
2. During	ot married the last 3 years, have					
2. During	ot married the last 3 years, have		other than where you liv 3 years. Do not include v			
2. During	ot married the last 3 years, have				Dates E there	Debtor 2 lived
2. During	ot married the last 3 years, have output es. List all of the places		3 years. Do not include v	where you live now.	there	Debtor 2 lived The as Debtor 1
2. During No Y Ye	the last 3 years, have the last 3 years, have the standard of the places the both or 1:		3 years. Do not include to Dates Debtor 1 lived there	where you live now. Debtor 2: Same as Debtor 1	there	
2. During No Y Ye	ot married the last 3 years, have oes. List all of the places betor 1:		Dates Debtor 1 lived there Trom 01/2016	where you live now. Debtor 2:	there San From	
2. During No Y Ye	the last 3 years, have bes. List all of the places betor 1: 19 Ferdinand mber Street	you lived in the last 3	3 years. Do not include to Dates Debtor 1 lived there	where you live now. Debtor 2: Same as Debtor 1	there	
2. During No Y Ye	the last 3 years, have bes. List all of the places bettor 1: 19 Ferdinand mber Street licago Illinois		Dates Debtor 1 lived there Trom 01/2016	where you live now. Debtor 2: Same as Debtor 1	there San From	
2. During No Y Ye	the last 3 years, have bes. List all of the places bettor 1: 19 Ferdinand mber Street licago Illinois	you lived in the last 3	Dates Debtor 1 lived there Trom 01/2016	where you live now. Debtor 2: Same as Debtor 1 Number Street	there San From _ To _	
2. During No Y Ye De	the last 3 years, have best List all of the places bettor 1: 19 Ferdinand Imber Street Illinois By State	you lived in the last 3	Dates Debtor 1 lived there From 01/2016 To 09/2017	Mhere you live now. Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	there San From _ To _ Zip Code	ne as Debtor 1
2. During No Y Ye De	the last 3 years, have bes. List all of the places bettor 1: 19 Ferdinand mber Street licago Illinois	you lived in the last 3	Dates Debtor 1 lived there From 01/2016 To 09/2017 From	Mhere you live now. Debtor 2: Same as Debtor 1 Number Street City State	there San From _ To _ Zip Code From _ From _	ne as Debtor 1
2. During No Y Ye De	the last 3 years, have best List all of the places bettor 1: 19 Ferdinand Imber Street Illinois By State	you lived in the last 3	Dates Debtor 1 lived there From 01/2016 To 09/2017	Mhere you live now. Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	there San From _ To _ Zip Code	ne as Debtor 1
2. During No Y Ye De	the last 3 years, have best List all of the places best 1: 19 Ferdinand mber Street licago Illinois ty State	you lived in the last 3	Dates Debtor 1 lived there From 01/2016 To 09/2017 From	Mhere you live now. Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	there San From _ To _ Zip Code From _ From _	ne as Debtor 1

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

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	Tom C.	Koum		number <i>(if known</i>)	
	•	e Name Last Na	ame		
art 2:	Explain the Sources of Your Inc	come			
Fill i	you have any income from employm in the total amount of income you receivities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all bus	sinesses, including part-time		years?
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	rom January 1 of current year until ne date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$1000.00	Wages, commissions, bonuses, tips Operating a business	
	or last calendar year: anuary 1 to December 31, 2016) YYYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
	or the calendar year before that: anuary 1 to December 31, 2015) YYYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
publ filing	ude income regardless of whether that in lic benefit payments; pensions; rental in g a joint case and you have income that each source and the gross income from	come; interest; dividends; n you received together, list it	money collected from lawsuits tonly once under Debtor 1.	; royalties; and gambling and	
□	No Yes. Fill in the details.	Debtor 1	o not include income that you	Debtor 2	
			Gross income from each source (before deductions and exclusions)	_	Gross income from each source (before deductions and exclusions)
	Yes. Fill in the details.	Debtor 1 Sources of income	Gross income from each source (before deductions	Debtor 2 Sources of income	each source (before deductions and
F	Yes. Fill in the details.	Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income	each source (before deductions and
F	Yes. Fill in the details.	Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income	each source (before deductions and
F tt	Yes. Fill in the details. From January 1 of current year until he date you filed for bankruptcy:	Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income	each source (before deductions and
F 11	Yes. Fill in the details.	Debtor 1 Sources of income Describe below. LINK SSI	Gross income from each source (before deductions and exclusions) \$2,134.00 \$8,184.00	Debtor 2 Sources of income	each source (before deductions and
F 11	Yes. Fill in the details. From January 1 of current year until he date you filed for bankruptcy: For last calendar year:	Debtor 1 Sources of income Describe below. LINK SSI LINK SSI	Gross income from each source (before deductions and exclusions) \$2,134.00 \$8,184.00 \$2,328.00 \$8,928.00	Debtor 2 Sources of income	each source (before deductions and
F ti	Yes. Fill in the details. From January 1 of current year until he date you filed for bankruptcy: For last calendar year: January 1 to December 31, 2016	Debtor 1 Sources of income Describe below. LINK SSI LINK	Gross income from each source (before deductions and exclusions) \$2,134.00 \$8,184.00	Debtor 2 Sources of income	each source (before deductions and

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Koumbis Debtor 1 Tom Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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btor 1 Tom	C.	Kou	mbis	Case number ((if known)
First Name	Middle Nam	e Last	Name		
agent, including one for a such as child support and	rives; any general partno u are an officer, director a business you operate	ers; relatives of any g r, person in control, o	jeneral partners; part or owner of 20% or	nerships of which y more of their voting	
Yes. List all paymer	ate to an incidor				
Tes. List all paymen	is to an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name		_			
Number Street		_			
City Sta	te Zip Code	-			
Insider's Name		_			
Number Street		-			
City Sta	te Zip Code	-			
insider? Include payments on deb No		ned by an insider.			n account of a debt that benefited an
		payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name		-			
Number Street		-			
City Sta	te Zip Code	-			
Insider's Name					
Insider's Name Number Street		-			

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Koumbis Debtor 1 Tom Case number (if known) First Name Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title JOINT ACTION Cook County Circuit Court Pending 2016-M1-722845 Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 2016-M1-722845 Illinois 60602 Chicago City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2002 Nissan Maxima 11/2017 \$0 City of Chicago Parking Creditor's Name Explain what happened 121 N. LaSalle St # 107A Number Street Property was repossessed. Property was foreclosed. Chicago Illinois 60602 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name **Explain what happened** Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Tom First Name	C. Middle Name	Koumbis Last Name	Case number (if known)		
11.		u filed for bankruptcy, did lke a payment because yo		ank or financial institution, se	t off any amour	nts from your
	✓ No✓ Yes. Fill in the details					
			Describe the action the		Date action was taken	Amount
	Creditor's Name					
	Number Street					
			Last 4 digits of account r	number: XXXX-		
	City Sta	ate Zip Code				
12.	Within 1 year before you tappointed receiver, a cus			possession of an assignee for t	he benefit of c	reditors, a court-
	✓ No ☐ Yes					
Part	List Certain Gifts a	nd Contributions				
13.	Within 2 years before yo	u filed for bankruptcy, did	you give any gifts with a to	otal value of more than \$600 p	er person?	
	✓ No ✓ Yes. Fill in the details	s for each gift.				
	Gifts with a total value per person	ue of more than \$600	Describe the gifts		Dates you gave the gifts	Value
	Person to Whom You	Gave the Gift				
	Number Street					
	City Sta	·				
						
	Person to Whom You	Gave the Gift				
	Number Street					
	City Sta	·				

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Tom	C.	Koumbis	Case number (if knov	vn)	
First Name	Middle Name	Last Name	•		
lita American de Company	en de la companya de		to a contract of a		1
thin 2 years before you f	filed for bankruptcy, di	id you give any gifts or contribut	ions with a total value	of more than \$600	to any charity?
No					
Yes. Fill in the details fo	or each gift or contribu	ition.			
			urtod	Date you	Value
		Describe what you continu	Juleu		Value
		_			
Charity's Name					
-		_			
Number Street		_			
Number Street					
City State	e Zip Code	_			
,					
List Certain Losses					
nbling? No			- ,	,,	
Yes. Fill in the details.					
Describe the property	you lost and	Describe any insurance c	overage for the loss	Date of your	Value of property
how the loss occurred	i			loss	lost
			n line 33 of <i>Schedule</i>		
		7VB. Troperty.			
List Cortain Baymon	ate or Transfore				
out seeking bankruptcy	or preparing a bankru	I you or anyone else acting on you ptcy petition? or credit counseling agencies for s			anyone you consult
out seeking bankruptcy ude any attorneys, bankru No	or preparing a bankru	ptcy petition?			anyone you consult
out seeking bankruptcy ude any attorneys, bankru	or preparing a bankru	ptcy petition? or credit counseling agencies for s	ervices required in your b		
out seeking bankruptcy ude any attorneys, bankru No	or preparing a bankru	ptcy petition? or credit counseling agencies for s Description and value of a	ervices required in your b	ankruptcy. Date payment	Amount of
out seeking bankruptcy ude any attorneys, bankru No	or preparing a bankru	ptcy petition? or credit counseling agencies for s	ervices required in your b	ankruptcy. Date payment or transfer	
out seeking bankruptcy ude any attorneys, bankru No Yes. Fill in the details.	or preparing a bankru	ptcy petition? or credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
out seeking bankruptcy ude any attorneys, bankru No Yes. Fill in the details. Semrad Law Firm	or preparing a bankru	ptcy petition? or credit counseling agencies for s Description and value of a	ervices required in your b	ankruptcy. Date payment or transfer	Amount of
out seeking bankruptcy ude any attorneys, bankru No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	or preparing a bankru	ptcy petition? or credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
out seeking bankruptcy ude any attorneys, bankru No Yes. Fill in the details. Semrad Law Firm	or preparing a bankru	ptcy petition? or credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
out seeking bankruptcy ude any attorneys, bankru No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street	or preparing a bankru	ptcy petition? or credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	or preparing a bankru uptcy petition preparers,	ptcy petition? or credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illing	or preparing a bankruluptcy petition preparers,	ptcy petition? or credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	or preparing a bankruluptcy petition preparers,	ptcy petition? or credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illing	or preparing a bankruluptcy petition preparers, pis 60603 e Zip Code	ptcy petition? or credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illino City State Email or website addres	or preparing a bankruluptcy petition preparers, bis 60603 e Zip Code	ptcy petition? or credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illino City State	or preparing a bankruluptcy petition preparers, bis 60603 e Zip Code	ptcy petition? or credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illino City State Email or website addres	or preparing a bankruluptcy petition preparers, bis 60603 e Zip Code	ptcy petition? or credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illino City State Email or website addres	or preparing a bankruluptcy petition preparers, bis 60603 e Zip Code	ptcy petition? or credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illino City State Email or website addres Person Who Made the F	or preparing a bankruluptcy petition preparers, bis 60603 e Zip Code	ptcy petition? or credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illino City State Email or website addres	or preparing a bankruluptcy petition preparers, bis 60603 e Zip Code	ptcy petition? or credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illino City State Email or website addres Person Who Made the F	or preparing a bankruluptcy petition preparers, bis 60603 e Zip Code	ptcy petition? or credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illino City State Email or website addres Person Who Was Paid Number Street	or preparing a bankruluptcy petition preparers, ois 60603 e Zip Code s Payment, if Not You	ptcy petition? or credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illino City State Email or website addres Person Who Made the F	or preparing a bankruluptcy petition preparers, ois 60603 e Zip Code s Payment, if Not You	ptcy petition? or credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illino City State Email or website addres Person Who Was Paid Number Street Person Who Made the F	or preparing a bankruluptcy petition preparers, bis 60603 e Zip Code Sayment, if Not You e Zip Code	ptcy petition? or credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illino City State Email or website addres Person Who Was Paid Number Street	or preparing a bankruluptcy petition preparers, bis 60603 e Zip Code Sayment, if Not You e Zip Code	ptcy petition? or credit counseling agencies for s Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
	No Yes. Fill in the details for Gifts or contributions that total more than services. Charity's Name Number Street City State List Certain Losses hin 1 year before you fill in the details. Describe the property how the loss occurred.	No Yes. Fill in the details for each gift or contributions to charities that total more than \$600 Charity's Name Number Street City State Zip Code List Certain Losses hin 1 year before you filed for bankruptcy or simbling?	Charity's Name No No No Pescribe what you contribution.	hin 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of No Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total more than \$600 Charity's Name Number Street City State Zip Code List Certain Losses hin 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything becabling? No Yes. Fill in the details. Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	No Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total more than \$600 Charity's Name Number Street City State Zip Code List Certain Losses hin 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, nbling? No Yes. Fill in the details. Describe what you contributed Charity's Name Date you contributed List Certain Losses Describe the property you lost and how the loss occurred Date of your loss any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule AB: Property.

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Debt			C.	Koumbis	Case number (if kn	own)		
		First Name	Middle Name	Last Name				
	help	nin 1 year before you filed you deal with your credit not include any payment or t	ors or to make paym		ur behalf pay or trans	sfer any property to a	inyone who pro	mised to
		No Yes. Fill in the details.						
		Too. Till IT die dotaile.		Description and value of ar transferred	ny property	Date payment or transfer was made	Amount of pa	iyment
		Person Who Was Paid						
		Number Street						
		City State	Zip Code					
	the Inclu and	ordinary course of your bu	siness or financial at nd transfers made as s	security (such as the granting of a				
	Ц	res. I ill ill ule details.		Description and value of pr transferred		any property or s received or debts p nge	Date transf	fer was
		Person Who Received Trans	sfer					
		Number Street						
		City State Person's relationship to you	Zip Code					
		Person Who Received Trans	sfer					
		Number Street						
		City State Person's relationship to you	Zip Code					
	bene	nin 10 years before you file eficiary? se are often called asset-pro		d you transfer any property to a	self-settled trust or	similar device of whi	ch you are a	
		No Voc. Fill in the details						
	Ц	Yes. Fill in the details.		Description and value of t	he property transferr	red	Date transf	er was
		Name of trust						

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Koumbis

Debtor 1 Tom _ Case number (if known) First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Koumbis Debtor 1 Tom __ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb	tor 1			C.	K	oumbis	Cas	e number (ii	fknown)		
		First Name		Middle Name	Lá	ast Name					
26.	Hav	e you been a part	y in any judio	cial or administ	rative proce	eding under	any environmer	ntal law? In	clude settler	ments and ord	ders.
	H	Yes. Fill in the det	tails								
	Ш	103.1 111 111 110 110	idiis.		0						Olah adalah
					Court or ac	jency		Nature (of the case		Status of the case
		Case title									Guoo
											Pending
					Court Name	;					
		Case number			NumberStre	 eet					On appeal
		Ouse Humber									Concluded
					City	State	Zip Code				
		0: D-4-11- AI				- 4- A D					
Part	111:	Give Details Al	oout Your E	susiness or C	onnection	s to Any Bu	ISINESS				
27.	Witl	nin 4 years before	you filed for	bankruptcy, di	d you own a	business or	have any of the	following c	onnections t	o any busine:	ss?
		A sole propri	ietor or self-e	mploved in a tr	ade, profes	sion, or othe	r activity, either f	ull-time or r	part-time		
					-		artnership (LLP)				
		A partner in a			LLO) OI IIIIII	ed liability pe					
		ш .									
		_		anaging executi	-						
		An owner of	at least 5% o	of the voting or	equity secur	ities of a cor	poration				
		No. None of the a	ahove annlie	s Go to Part 12							
	뇓	Yes. Check all the				ow for each t	a ueinoee				
	Ш	res. Offect all the	αι αρριγ αυσ	ve and illining							
					Desc	ribe the natu	ure of the busine	SS			number Do not number or ITIN.
										ciai Security	number of frie.
		Business Name							EIN:		
		Number Street							Dates busi	iness existed	
					Nam	e of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Desc	ribe the natu	ure of the busine	SS			number Do not number or ITIN.
										ciai occurry	number of fine.
		Business Name			_				EIN:		
		Number Street							Dates busi	iness existed	
					Nam	e of account	ant or bookkeep	er			
		City	State	Zip Code	_				From	То	
					Desc	ribe the nati	ure of the busine	ss			number Do not
									include So	cial Security	number or ITIN.
		Business Name			_				EIN:		
		Sacinoso Name									
		Number Street			_				Dates busi	iness existed	
					Nam	e of account	ant or bookkeep	er			
		City	State	Zip Code	_				From	To	
									•		

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Deb	tor 1	Tom		C.	Koumbis	Case number (if known)
		First Name		Middle Name	Last Name	
28.		hin 2 years befor ditors, or other p No Yes. Fill in the d	arties.	r bankruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
					Date issued	
		Name			MM/DD/YYYY	
		N Olassi			=	
		Number Street				
		City	State	Zip Code	-	
		•		p		
Part	12:	Sign Below				
t	rue a	and correct. I un kruptcy case ca	derstand that	making a false sta	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			s/ Tom Koumb			x
		Signa	ature of Debto	r 1		Signature of Debtor 2
		Date	11/17/2017			Date
	oid w	ou attach additio	anal nages to	Vour Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
			mai pages to	Tour otatement of	i manolal Analis for marvic	data tilling for Banktaptoy (omolar torm 107).
ا	┙╵	lo				
	Y	'es				
	Did yo	ou pay or agree t	to pay someo	ne who is not an att	orney to help you fill out b	ankruptcy forms?
ſ	V N	lo				
į	= Y	es. Name of pers	on			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		North	ern District of Illinois		
In re	Tom C. Koumbis		(Case No.	
	Debtor		-		(If known)
			(Chapter	Chapter 13
	DISCLOSURE OF	COMPEN	SATION OF ATTO	ORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the	iling of the petition in bankrup	tcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to ac	cept			\$4,000.00
	Prior to the filing of this statement I h	nave received			\$500.00
	Balance Due				\$3,500.00
2	. The source of the compensation paid	I to me was:			
	✓ Debtor	Otl	ner (specify)		
3	. The source of the compensation paid	I to me is:			
	✓ Debtor	Otl	ner (specify)		
4	I have not agreed to share the abmembers and associates of my la		ompensation with any other pe	rson unless the	y are
	I have agreed to share the above members or associates of my law the people sharing in the compet	firm. A copy of	the agreement, together with a		
5	. In return for the above-disclosed fee,	I have agreed to	render legal service for all asp	ects of the bank	ruptcy case, including:
	 a. Analysis of the debtor's finan bankruptcy; 	cial situation, ar	d rendering advice to the debto	or in determinin	g whether to file a petition in
	b. Preparation and filing of any	oetition, schedu	es, statements of affairs and p	an which may b	pe required;
	c. Representation of the debtor	at the meeting o	f creditors and confirmation he	aring, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary pro	ceedings and other contested I	oankruptcy matt	ters;
6	. By agreement with the debtor(s), the	above-disclosed	fee does not include the follow	ving services:	
			CERTIFICATION		
	I certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of a	ny agreement or arrangement f	or payment to n	ne for representation of the
	11/17/2017		/s/ Jas	on Diaz	
	Date		Signature o	of Attorney	_
			Semrad I	aw Firm	
			Name of		
1					

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Koumbis, Tom C.	Case No.	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFI	CATION OF CREDITOR MAT	RIX
T knowledg		fy that the attached list of creditors is tr	ue and correct to the best of their
Date:	11/17/2017	/s/ Koumbis, To Koumbis, Tom (Signature of Deb	O

STUART LIPPMAN &ASSOCI 5447 E 5TH ST STE 110 TUCSON, AZ, 85711

CONVERGENT OUTSOURCING 10750 HAMMERLY BLVD #200 Houston, TX, 77043

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

American Credit Acceptance 961 E Main St Attn: Eric R. Henry Spartanburg, SC, 29302

Nicor Advanced Energy PO Box 0632 Aurora, IL, 60507

JEFFERSON BRUCE A 120 S LASALLE#1410 Chicago, IL, 60603 Case 17-34570 Doc 1 Filed 11/17/17 Entered 11/17/17 15:53:06 Desc Main Document Page 54 of 62

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to \S 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

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D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$77.00 for expenses, leaving a balance due of \$3,887.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

	Debtor(s)				Attorney for Debtor(s)	
				/s/ Jason Diaz		
	/s/ Tom/	Koumbis //				
	Signed:	1	11/			
	Date:	11/17/2017	//			

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Tom First Name	C. Middle Name	Koumbis Last Name	Case number (fknp	wa)	
	estions for Reporting Purpos				
16. What kind of debts do you have?	16c. Are your debte eximacily assessment debte 2.0cm and debte and defined in the 10.0cm and 10.0cm.				
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am not filing under Chap expenses are paid that No. Yes. Yes.	iter 7. Do you estimate		roperty is excluded and administrative red creditors?	
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000- 5,001- 10,001		25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,00 \$50,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	二 \$10,00 二 \$50,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part A Sign Below	Thave examined this petition	and I declare under	nenalty of perium that	the information provided is true and	
I have examined this petition, and I declare under penalty of perjury that the information provided is true correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12 of title 11, United States Code. I understand the relief available under each chapter, and I choose to produnder Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help mout this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 year both. 18 U.S.C. §§ 152, 1341/1519, and 3571.				
	/s/ Tom Koumbis Signature of Debtor 1	o Ah	Signature of	Debtor 2	
etteratuud kijasteleen en prootti jan kee lan versteel aantal on oostelekse kalleeleen ja ja ja	Executed on 11/17/20	017 DD / YYYY	Executed	on	

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Fill in this infor				
	mation to identify your ca	ase:		
Debtor 1	Tom	C.	Koumbis	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	_
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)	_
Case number (If known)			(State)	
	Form 106De	C		Check if this is an amended filing
Declarat	ion About an I	ndividual Debi	tor's Schedules	12/15
If two married	people are filing togethe	r, both are equally respo	nsible for supplying correct i	nformation.
You must file th	his form whenever you fil	le bankruptcy schedules	or amandad cahadulaa Maki	ing a false statement, concealing property, or obtaining
U.S.C. §§ 152,	erty by fraud in connection 1341, 1519, and 3571.	on with a bankruptcy cas	se can result in fines up to \$2	150,000, or imprisonment for up to 20 years, or both. 18
U.S.C. §§ 152,	erty by fraud in connection 1341, 1519, and 3571. Below	on with a bankruptcy cas	se can result in fines up to \$2	50,000, or imprisonment for up to 20 years, or both. 18
U.S.C. §§ 152, ·	1341, 1519, and 3571. Below	on with a bankruptcy cas	se can result in fines up to \$2	50,000, or imprisonment for up to 20 years, or both. 18
U.S.C. §§ 152, ·	1341, 1519, and 3571. Below	on with a bankruptcy cas	e can result in fines up to \$2	50,000, or imprisonment for up to 20 years, or both. 18
Did you pa	1341, 1519, and 3571. Below	on with a bankruptcy cas	se can result in fines up to \$2	iptcy forms?

Signature of Debtor 2

MM/DD/YYYY

Date

X /s/ Tom Koumbis

Signature of Debtor 1

Date 11/17/2017

MM/DD/YYYY

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Debtor 1	Tom First Name	C. Middle Name	Koumbis Last Name	Case number (# known)
		ou filed for bankruptcy, did		nent to anyone about your business? Include all financial institutions,
Z	No Yes. Fill in the deta	ils below.		
	.		Date issued	
	Name	***************************************	MM/DD/YYYY	
	Number Street			
	City	State Zip Code		
Part 12:	Sign Below		Æ	
true	and correct, i under nkruptcy case can re	stand that making a false s	atement, concealing prop	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signatur	e of Debtor f		Signature of Debtor 2
	Date 11	17/2017	// L	Date
Did y	ou attach additiona	pages to Your Statement of	of Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
~	No			
L	Yes			
Did y	ou pay or agree to p	ay someone who is not an a	attorney to help you fill ou	t bankruptcy forms?
[7]	No			
Parameter St.	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Koumbis, Tom C.	Case No	
	Debtor(s)	Odse NO	
		Chapter.	Chapter13
	VERIFI	CATION OF CREDITOR MAT	TRIX /
Ti nowledge		fy that the attached list of creditors is to	rue and correct to the best of their
eate:	11/17/2017	/s/ Koumbis, To Koumbis, Tom Signature of De	c. A A * // C